

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Brenda Ann Sidler
Debtor

Case No. 24-02715-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Oct 23, 2024

User: AutoDocke
Form ID: 309I

Page 1 of 2
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 25, 2024:

Recip ID	Recipient Name and Address
db	Brenda Ann Sidler, 14933 Wayne Hwy, Waynesboro, PA 17268-9516
5663180	Franklin County Tax Claim Bureau, 272 N 2nd St, Chambersburg, PA 17201-1642
5663189	U.S. Attorney, Middle District of Pa., 235 N Washington Ave Ste 311, Scranton, PA 18503-1533
5663190	U.S. Bank N.A., 211 N Front St, Harrisburg, PA 17101-1406
5663191	U.S. Department of Justice, Attorney General, PO Box 683, Washington, DC 20044-0683
5663192	+ Washington Township, Franklin County, 11798 Buchanan Trl E, Waynesboro, PA 17268-9589

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: help@cibiklaw.com	Oct 23 2024 18:32:00	Michael A. Cibik, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
tr	Email/Text: info@pamd13trustee.com	Oct 23 2024 18:33:00	Jack N Zaharopoulos, Standing Chapter 13, (Trustee), 8125 Adams Drive, Suite A, Hummelstown, PA 17036
ust	+ Email/Text: ustpreion03.ha.ecf@usdoj.gov	Oct 23 2024 18:33:00	United States Trustee, US Courthouse, 1501 N. 6th St, Harrisburg, PA 17102-1104
5663176	+ EDI: GMACFS.COM	Oct 23 2024 22:36:00	Ally Financial, Inc, Attn: Bankruptcy 500 Woodward Ave, Detroit, MI 48226-3416
5663175	EDI: GMACFS.COM	Oct 23 2024 22:36:00	Ally Financial, Inc, 500 Woodward Ave, Detroit, MI 48226-3416
5663177	EDI: DISCOVER	Oct 23 2024 22:36:00	Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851
5663178	+ EDI: DISCOVER	Oct 23 2024 22:36:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
5663179	Email/Text: bankruptcy@firstenergycorp.com	Oct 23 2024 18:33:00	FirstEnergy Corp., 76 S Main St, Akron, OH 44308-1812
5663181	EDI: IRS.COM	Oct 23 2024 22:36:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
5663183	Email/Text: bankruptcy@oportun.com	Oct 23 2024 18:33:00	Oportun, Attn: Bankruptcy, PO Box 4085, Menlo Park,, CA 94026
5663182	Email/Text: bankruptcy@oportun.com	Oct 23 2024 18:33:00	Oportun, Attn: Bankruptcy, Po Box 560698, The Colony, TX 75056
5663184	Email/Text: fesbank@attorneygeneral.gov	Oct 23 2024 18:33:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
5663187	EDI: PRA.COM	Oct 23 2024 22:36:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541-1067

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5663185	EDI: PENNDEPTREV	Oct 23 2024 22:36:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
5663185	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 23 2024 18:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
5663186	^ MEBN	Oct 23 2024 18:33:04	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
5663188	EDI: CBS7AVE	Oct 23 2024 22:36:00	The Swiss Colony/Country Door, Attn:Bankruptcy 1112 Seventh Ave, Monroe, WI 53566-1364

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 25, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 23, 2024 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Michael A. Cibik	on behalf of Debtor 1 Brenda Ann Sidler help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
United States Trustee	ustregion03.ha.ecf@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1:	Brenda Ann Sidler	Social Security number or ITIN: xxx-xx-8711
	First Name Middle Name Last Name	EIN: --_-----
Debtor 2:		Social Security number or ITIN: -----
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --_-----
United States Bankruptcy Court:	Middle District of Pennsylvania	Date case filed for chapter: 13 10/22/24
Case number:	1:24-bk-02715-HWV	

Official Form 309I**Notice of Chapter 13 Bankruptcy Case****04/19/21**

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Brenda Ann Sidler	
2. All other names used in the last 8 years		
3. Address	14933 Wayne Hwy Waynesboro, PA 17268-9516	
4. Debtor's attorney Name and address	Michael A. Cibik Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215 735-1060 Email: help@cibiklaw.com
5. Bankruptcy trustee Name and address	Jack N Zaharopoulos Standing Chapter 13 (Trustee) 8125 Adams Drive, Suite A Hummelstown, PA 17036	Contact phone 717-566-6097 Email: info@pamd13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at pacer.uscourts.gov .	Sylvia H. Rambo US Courthouse 1501 N. 6th Street Harrisburg, PA 17102	Hours open: Monday - Friday 9:00 AM to 4:00 PM Contact phone (717) 901-2800 Date: 10/23/24

For more information, see page 2

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are **FREE** and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

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